

15866 U.S. PTO  
122203

Atty. Dkt. No. 037607-0177

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
  
Appl. No.: To be determined  
  
Filing Date: To be determined  
  
Examiner: To be determined  
  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
<b>EL 979078255 US</b>	<b>12/22/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b> (Printed Name)	
 (Signature)	

17548 U.S. PTO  
10/743484

122203

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

Michael J. Williams  
12021 Great Elm Drive  
Potomac, Maryland 20854

Kimberly J. Thurow  
1832 Post Oak Trail  
Reston, Virginia 20191

Peter G. Kopperman  
8006 Greentree Road  
Bethesda, Maryland 20817

Martin T. Schulz  
1705 Macon Street  
McLean, Virginia 22101

David N. Voth  
11812 Lyrac Court  
Oakton, Virginia 22124

Michael W. Koch  
1363 Brenneman Road  
Bittinger, Maryland 21522

Richard N. Plotnick  
9205 Christopher Street  
Fairfax, Virginia 22031

Peter A. Simon  
3619 Fessenden Street, N.W.  
Washington, DC 20008

Enclosed are:

- ☒ Application Data Sheet (37 C.F.R. 1.76) (6 pages).
- ☒ Request for application not to be published with certification under 35 U.S.C. 122(b)(2)(B)(i) (1 page).
- ☒ Specification, Claims, and Abstract (58 pages, plus cover sheet).
- ☒ Formal drawings (39 sheets, Figures 1, 2a, 2b, 2c, 2d, 2e, 2f, 2g, 2h, 2i, 2j, 2k, 2l, 2m, 2n, 2o, 2p, 2q, 2r, 2s, 2t, 2u, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14a, 14b, 14c, 15, 16, 17, 18a, and 18b).

The filing fee is calculated below:

	Claims as Filed		Included in Basic Fee		Extra Claims		Rate		Fee Totals
Basic Fee							\$770.00	=	\$770.00
Total Claims:	21	-	20	= 1	x		\$18.00	=	\$18.00
Independents:	3	-	3	= 0	x		\$86.00	=	\$0.00
If any Multiple Dependent Claim(s) present:					+		\$290.00	=	\$0.00
							SUBTOTAL:	=	\$788.00
<input type="checkbox"/>							Small Entity Fees Apply (subtract 1/2 of above):	=	\$0.00
							TOTAL FILING FEE:	=	\$788.00

☒ Check No. 13422 in the amount of \$788.00 to cover the filing fee is enclosed.

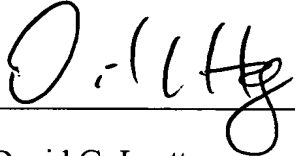
☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated,

otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/22/03

By 

FOLEY & LARDNER

Customer Number: 34099

Telephone: (414) 297-5769

Facsimile: (414) 297-4900

David G. Luetzgen

Attorney for Applicant

Registration No. 39,282

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Williams et al.  
Title: ONLINE MORTGAGE  
QUALIFICATION AND  
APPLICATION SYSTEM AND  
PROCESS  
Appl. No.: To be determined  
Filing Date: To be determined  
Examiner: To be determined  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
<b>EL 979078255 US</b>	<b>12/22/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b>	
(Printed Name)	
	
(Signature)	

**REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

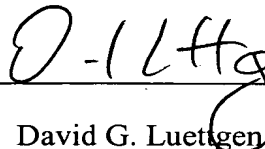
Applicant hereby certifies that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. Applicant hereby requests that the attached application not be published under 35 U.S.C. 122(b).

Respectfully submitted,

Date

12/22/03

By



FOLEY & LARDNER  
Customer Number: 34099  
Telephone: (414) 297-5769  
Facsimile: (414) 297-4900

David G. Luetgen  
Attorney for Applicant  
Registration No. 39,282